



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

Phone: 800-931-2424 Fax: 714-282-5775

02/22/2018

Allyson Linards

Michael W Griffith

BORROWER WELCOME LETTER

714-282-282

JEFFREY D CORDTZ
213 SOUTHERN HILL DR
DULUTH, GA 30097

Re Loan Number: 9160032062
Property: 213 SOUTHERN HILL DR, DULUTH, GA 30097

Dear JEFFREY D CORDTZ:

Welcome to FCI Lender Services, Inc. ("FCI") Loan servicing! FCI is your Servicing Agent and is servicing your Promissory Note on behalf of your Lender/Creditor, APG Holdings Revocable Trust (The "Creditor"). FCI is also a Debt Collector. Your Creditor has authorized FCI to process and collect your scheduled Promissory Note payments according to your Promissory Note and Security Instrument. A *Payment Statement* will be mailed or emailed to you on a regular basis. Please send your check with your account number written on it, plus the payment coupon from your statement (unless you have established an Automated Payments (ACH) debit program with FCI). You should review each *Payment Statement* carefully for accurate loan information. At year-end, an interest statement (IRS Form 1098) will be mailed to you for tax purposes. To view your account, and for other payment options, visit www.trustfci.com and click on "Borrower Payment Options" located at the top of FCI's web page.

IMPORTANT BANKRUPTCY INFORMATION

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

Your Creditor has provided FCI the following information regarding the Total Amount Due on your Promissory Note (the "Debt").

Deferred Principal Balance:	\$ 0.00	Principal Balance:	\$ 197,500.00
Deferred Unpaid Interest:	\$ 0.00	Accrued Interest:	\$ 30,203.78
Deferred Late Charges:	\$ 0.00	Accrued Late Charges:	\$ 1,444.23
Deferred Loan Charges:	\$ 0.00	Other Amounts Due:	\$ 0.00

Amount of Debt: \$ 229,148.01

VALIDATION OF DEBT: Unless you, the consumer, within thirty days after receipt of this notice, dispute the validity of the Debt, or any portion thereof, the Debt will be assumed to be valid by FCI as the Debt Collector. If you notify FCI in writing, within thirty days after receipt of this notice, that you dispute the Debt or any portion of the Debt, we will, as required by law, obtain and mail to you verification of the Debt and/or a copy of a Judgment against you. Upon your written request within the thirty-day period, FCI as the Debt Collector will provide you, as the consumer, with the name and address of the original creditor, if different from the current Creditor.

As of the date of this Notice, the Debt is \$ 229,148.01. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

PLEASE BE ADVISED YOUR LOAN TERMS MAY BE ADJUSTED ONCE ALL LOAN DOCUMENTS HAVE BEEN RECEIVED AND/OR REVIEWED.

IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you have any questions regarding the above information, please write or call FCI's Customer Care Center toll-free number at 1-800-931-2424 (x651) during normal business hours (Monday-Friday, 8:00 AM - 5:00 PM, PST). When calling, please reference your loan number.

Sincerely,
Customer Care Department
FCI Lender Services

8180 E Kansas Blvd, Anaheim 92908

3 Pages Total
WELCOME LETTER - 20140728

FCI Lender Services, Inc. • PO BOX 27370 • Anaheim • CA 92809-0112 • NMLS#4920 • BRE 01022780 • www.trustfci.com

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NOTICE OF SERVICING TRANSFER

1/30/2018

Jeffrey Cordtz

213 SOUTHERN HILL DR

DULUTH

GA

30097

Loan Number: 4350773

Property Address: 213 SOUTHERN HILL DR

DULUTH

GA

30097

Dear Jeffrey Cordtz:

The servicing of your mortgage loan is being transferred, effective 2/20/2018 (Date of Transfer). This means that after this date, a new Servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Value Recovery Group, LP is now collecting your payments. Value Recovery Group, LP will stop accepting payments received from you 2/20/2018 (Date of Transfer). FCI Lender Services, Inc. will collect your payments going forward. Your new Servicer will start accepting payments received from you on 2/20/2018 (Date of Transfer).

Send all payments due on or after 2/20/2018 (Date of Transfer), to FCI Lender Services, Inc. at this address: FCI Lender Services, Inc., PO BOX 27370, Anaheim, CA 92809-0112.

If you have any questions for either your present servicer, Value Recovery Group, LP, or your new Servicer, FCI Lender Services, Inc., about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

Value Recovery Group, LP

Customer Service

919 Old Henderson Rd

Columbus, OH 43221

1-877-882-5375

8:30AM – 5:00PM, Monday through Friday, EST

New Servicer:

FCI Lender Services, Inc. Customer Service

PO BOX 27370

Anaheim, CA 92809-0112

1-800-931-2424 Ext. 651

8:00AM - 5:00PM, Monday through Friday, PST

Important Note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we have not serviced mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider or your Lender.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer on or before its due date may not be treated by the new Servicer as late, and a late fee may not be imposed on you.

Sincerely,

Value Recovery Group, LP